

PRODUCTS & SERVICES

ubbBlueBook.com



First for Your Success™
ubb.com

First for Your Success

#1

Customer Commitment

- › Your success is always priority one
- › Never, ever compete with our customers – Period
- › Build and maintain all customer relationships on a bedrock of integrity and trust
- › Forming a successful relationship is more important than a product sale
- › Pioneer new products, services, and technologies that keep our community bank customers competitive with the larger national banks
- › Achieve steady growth and a strong balance sheet to ensure that we have the resources to meet the future needs of our customers
- › Never waver in these commitments, regardless of how much everything else changes in banking or the economy

“At the end of the day, our mission remains the same regardless of where we do business: improve profitability for our customers, provide products and services that will help them thrive, and always put their success first.”

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Did You Know?

United Bankers' Bank is the nation's first bankers' bank.

- › UBB has provided correspondent services to over **1,000** community banks.
- › UBB has an Instant Payment solution called **Pidgin**.
- › UBB's human resources consultation service, USource, answers an average of **1,530** questions every year through its HR Hotline service.
- › UBB's Correspondent Banking Officers personally make an average of **2,500** total visits to community banks annually.
- › UBB has over **130** employees.
- › UBB has a bank valuation consulting service called **BankValue**.
- › UBB provides community banks with access to over **90** correspondent banking services.
- › UBB.com averages over **60,000** visitors and **700,000+** page views per year.
- › UBB's IDTheftSmart identity theft protection service is available at over **355** financial institutions nationwide, protecting the identities of over **43,000** enrolled members.
- › UBB attends over **100** state & national banking association events per year.
- › UBB is a Banzai preferred partner. Banks who sponsor Banzai's award-winning financial literacy platform will receive a **20% discount** off the standard pricing when they enroll through UBB.

Our Story



When the founders of United Bankers' Bank gathered together in 1975, they faced a serious threat. New branching laws meant that the major systems banks were invading their hometowns, competing for their best retail and commercial customers. Meanwhile, most community banks relied on these same systems banks for all of their correspondent services. As one founder so eloquently put it at the time, "We were doing business with the enemy!"

A new correspondent bank was needed that would be owned and managed by community banks and would focus only on their best interests. So in the true "can-do spirit" of independent community bankers, the founders of UBB created the nation's first bankers' bank, an entity that had never existed before. Their vision: level the competitive playing field with systems banks by providing community banks with a full range of innovative correspondent services, secure in the knowledge that nobody would ever come after their customers.

The Spirit of Innovation Lives On!

For almost five decades now, the same spirit of innovation and single-minded commitment to community banking that spawned the first bankers' bank has lived on in the corporate DNA of United Bankers' Bank.



"We were doing business with the enemy!"

Our Story



Community Bank Strength, Common Sense Set Us Apart

UBB operates under the direction of bankers like you. More than 330 shareholder banks have invested in UBB. Our Board of Directors and holding company, United Bankers' Bancorporation, Inc., are composed of community bankers. When you turn to us for correspondent services, you are tapping into a tremendous pool of community bank strength, experience, and common sense.

Our staff also mirrors the exceptional talents and experiences of our community bank customers. Before coming to us, many UBB employees worked in a community bank environment or at other correspondent banks. Others served community banks in highly respected financial services organizations or in major regulatory agencies.

We understand the “heartbeat” of community banking, the strength of a handshake. In other words, we’re one of you!

Today, United Bankers' Bank is a trusted correspondent partner to more than 1,000 financial institutions. In an era where others have either abandoned correspondent services altogether or focused only on one or two select product lines, we do it all: operations, lending, investments, insurance, bank cards, and consulting.



Learn how UBB became the
Nation's First Bankers' Bank.

Visit ubb50.com

Key Contact Information

Main Office

2 Meridian Crossings
Suite 600
Richfield, MN 55423

Phone: 952.881.5800

Operations & Customer Support

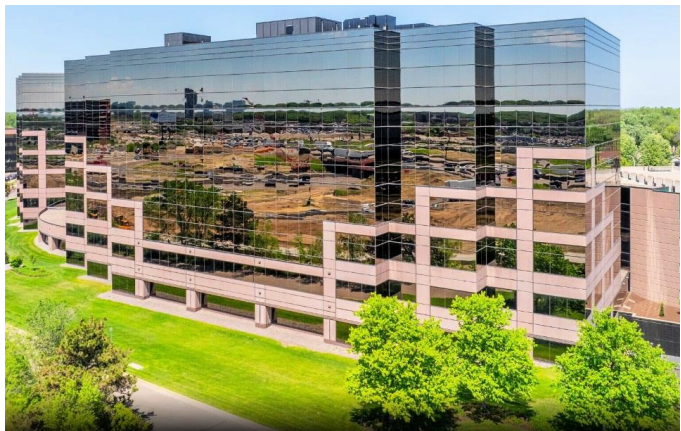
6:30 AM to 8:00 PM
Central Standard Time (CST)

Phone: 952.885.9500

check.support@ubb.com

New Product and Service Inquiries

ubbrequest.com



Operational Services



We provide cost-effective solutions to improve your bank's operational efficiencies.

United Bankers' Bank provides a host of operational products and services to effectively meet the clearing and payment needs of community banks.

Operational Services Provided by UBB

- › Image Cash Letter Clearing & Settlement
- › Deposit Services
 - › Wire Services
 - › Account Sweep Services
 - › International Payment Services
 - › ACH Services
- › Instant Payments
- › Online Transaction Archiving
- › Currency Orders
- › Online Banking
 - › Interfaces with Fiserv's WireXchange solution

Benefits of working with the UBB Operational Services Team

- › Industry-leading products and services
- › Personalized and friendly customer service
- › A team dedicated to understanding the specific operational needs of your community bank
- › Industry experts to guide your bank's operations team
- › Continual research and product innovation

Have an Operations need or interested in receiving pricing?

Visit ubbrequest.com

Instant Payments

Solutions to Help Your Instant Payments Strategy Take Flight

UBB's Pidgin instant payment solution is designed and priced for community banks, enabling them to process and settle their payments through UBB.

UBB's Pidgin Instant Payment Platform

- › Meets the needs of your business and individual account holders, whether you use P2P, C2B, B2C, or B2B.
- › Connects with current and future instant payment systems, including FedNow and RTP.
- › Provides automated posting to your host system and notification to your customers.
- › Supported by legendary UBB customer support, providing friendly staff to answer questions personally.

Simple

- › UNET and Pidgin's easy-to-use interface reduces training and setup time.

Secure

- › Pidgin utilizes SSL Internet data encryption to secure the integrity and confidentiality of all financial information.
- › UNET.web's biometric fingerprint authentication provides secure access and an additional layer of protection.
- › Your customers' funds remain in FDIC-insured bank accounts, rather than a third-party wallet.

Efficient

- › The Pidgin platform is a complete end-to-end solution that streamlines the instant payment process.

Benefits of Pidgin

- › App is branded with your community bank's name
- › 24/7/365 access
- › Ability to set value limits
- › Real-time settlement
- › Option to enroll as a "Receive-Only" participant
- › Utilizes the most feasible routing: FedNow, RTP, Pidgin Network
- › Option to request for payment
- › Payments are posted directly to your customer's account
- › Funds remain in your bank, strengthening account retention

To request a demo or additional information, please visit ubbpayments.com.

Lending Services



We help you get deals done.

When you work with the UBB Lending team, you're working with a responsive correspondent partner with the experience and resources to help you meet the credit needs of your customers and institution. UBB never competes against you, and is committed to assisting your bank in retaining your current customers, acquiring new loans, growing your institution, and leveling the playing field in competing against the big banks and credit unions.

Lending Solutions Provided

- › Participation Loans (Buy and Sell Over Lines)
- › Bank Stock Loans
 - › Bank & Branch Acquisitions
 - › Bank Building Expansion Financing
 - › Refinancing
 - › Increase Regulatory Capital Requirements
 - › Business & Personal Loans for Bank Executives
- › Fed Funds Line of Credit

Benefits of working with the UBB Lending Team

- › Fast Decision Making
- › Consistent and Responsive Communication
- › Competitive Terms and Pricing
- › Maintain and strengthen relationships with your best loan customers

Have a loan need or current deal you want to discuss?

Visit ubbLending.com

Bank Cards



Card & payment solutions your customers need.

UBB Card Services provides community banks with turnkey solutions their customers want and need. Best of all, the programs are affordable and easy to implement.

When you partner with UBB Card Services, you're teaming up with an industry expert that is committed to providing your institution with the resources necessary to successfully implement, operate, and sell card and payment solutions to your customers.

Turnkey Credit Card & Payment Solutions Provided by UBB

- › Business Credit Cards
- › Consumer Cards
- › Reloadable Prepaid Cards
- › Gift Cards
- › Merchant Services

Benefits of working with UBB Card Services

- › Turnkey programs make it easy to implement, resulting in less hassle and work for you and your staff
- › Strengthen relationships by providing the products your customers want and need
- › Solutions to generate important non-interest income, as well as reach underbanked markets
- › UBB does not compete for your customers, meaning they, along with their sensitive financial data, are safe and their information will not be used to solicit their business

Visit ubbrequest.com for additional information and pricing.

Investments

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Manage your bank's investment portfolio with confidence.

The United Bankers' Bank Securities team provides community bankers with expert consultation, and access to an array of valuable investment products and services.

Investment Services Provided by United Bankers' Bank

- › Full-Service Broker/Dealer
 - › Securities Purchases/Sales
 - › Comprehensive Portfolio Analytics
 - › Ongoing Municipal Credit Review
- › Online Securities Management Solutions
 - › Securities Custody Services
 - › Investment Portfolio Accounting
- › Money Desk Liquidity Management
 - › Brokered CD Issuance
 - › Fed Funds
- › Asset Liability Management

Benefits of working with the UBB Securities team

- › Trusted and experienced investment team that takes the time to understand and anticipate the needs of your community bank
- › Total balance sheet approach to investment portfolio management
- › Intuitive, precise, and timely reporting
- › Integrated tools to help you manage your investment portfolio more efficiently

Note: All products and services represented on this page are not insured by the FDIC or any other federal government agency, are not deposits of or guaranteed by the Bank or any Bank affiliate, and may lose value.

Have an Investments need or interested in receiving pricing?

Visit ubbrequest.com

Asset Liability Management

Protect your balance sheet from interest rate risk.

Features of UBB's ALMEdge® Asset Liability Management Model

- › Online reports generated on a quarterly basis
- › Key analytics based on your bank's balance sheet and inputs
 - › Liquidity Risk
 - › Interest Rate Risk (+/- 400 basis point shocks with a 2-year time horizon)
 - › Economic Value of Equity (EVE) Analysis
 - › Credit Risk
 - › Earnings and Leverage Analysis
- › Meets all regulatory requirements, including back-testing
- › Model independently validated regularly
- › Comprehensive and ongoing support
- › Model has been in use for over 20 years

Features of UBB's ALMEngineer Model

An ALM model designed for the complex needs of larger community banks, ALMEngineer delivers a highly sophisticated and customized analysis coupled with valuable insight from UBB experts. From initial model setup to consultation on the finished product, the UBB team will support your bank every step of the way.

- › Driven by your bank's general ledger & bond accounting data
- › Models at the instrument level
- › Meets all regulatory requirements, including back-testing
- › Utilizes bank-specific assumptions
- › Cloud-based system
- › Simple to use
- › Support from a relationship-driven team of experts with 30+ years of experience

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United Bankers' Agency



United Bankers' Agency, LLC (UBA) is a United Bankers' Bank subsidiary. Through this alignment, UBA can leverage UBB's vast number of customer relationships to negotiate discounted prices with major insurance wholesalers and carriers and, in turn, pass those savings on to community banks.

Insurance-related Solutions offered by UBA

- › Bank Insurance Policies
 - › Cyber Insurance
 - › Force-Placed Insurance (CPI)
 - › Bank Hazard Insurance
 - › Bond Insurance
 - › Directors' and Officers' Insurance
 - › Property and Casualty Insurance
 - › Mortgage Impairment
 - › Umbrella
 - › General Liability
 - › Excess Deposits

Benefits of working with United Bankers' Agency

- › Competitive policy pricing
- › Access to industry-leading coverage
- › Community bank-specific insurance solutions

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Interested in receiving a quote or additional information?

Visit ubbInsurance.com

Identity Theft Protection Services

Protect your customers with UBA's affordable and industry-leading identity theft protection solutions.

There's a new identity theft victim **every two seconds**. The question isn't if identity theft will happen, but when.

United Bankers' Agency (UBA) has partnered with Kroll, the global leader in risk solutions, to provide community banks with comprehensive and affordable identity theft monitoring and restoration solutions for their customers.

Identity Theft Protection Services Offered

- › Identity Theft Restoration
- › Online Identity Monitoring
- › Credit Monitoring
- › Minor Monitoring

Benefits of working with United Bankers' Agency

- › No minimums, no startup costs, and no ongoing maintenance charges
- › Provide your community bank with access to high-quality and affordable solutions from the leading global provider for identity theft protection

Interested in receiving pricing and program information?

Visit ubbIDtheft.com

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Consulting Services



Connecting community bankers to certified industry experts and resources.

As market changes continue to be shaped by increased competition, changing regulations, and evolving digital technologies, UBB has assembled a suite of consulting solutions to help community banks develop and implement strategies to address these immediate challenges.

Consulting Services Offered

- › Compliance Services
- › Bank Valuation Services
- › Human Resources Consulting
- › International Payment Services
- › Loan Review
- › De Novo Correspondent Services
- › Financial Literacy Programs
- › Cyber Security Solutions
- › Core Vendor Contract Negotiation Solutions

Benefits of working with UBB Consulting Services

- › Services provided are tailored to the needs of your community bank
- › Gain access to certified consulting experts
- › Valuable and affordable insight

Compliance Services

Cost-effective solutions to the compliance needs of community banks.

In today's increasingly complex regulatory environment, the need for a trusted compliance resource has never been greater. With that in mind, United Bankers' Bank created UBB Compliance Services.

UBB Compliance Services provides solutions supported by industry-trained experts designed specifically for community banks. Regardless of the level of compliance support you need, UBB Compliance Services has an option that's right for you.

Compliance Services Offered

- › Compliance Review
 - › Loan File Review
 - › Deposit Operations Review
 - › Fair Lending Review
 - › CRA Review
 - › BSA/AML
 - › HMDA Scrubs
- › Website Review
- › CRA Mapping
- › Policy Review & Development
- › Advertisement & Disclosure Review
- › Compliance Hotline
- › Compliance Training & Education
- › Virtual Compliance Support
- › Compliance Management System

Benefits of working with UBB Compliance Services

- › Keep your bank compliant and current with today's regulatory requirements
- › Save time & money with less research time for your staff
- › Expand your compliance department's level of expertise
- › Answers and information that you can trust
- › Affordable and efficient

To sign up for our free Compliance Check Up e-newsletter

Visit ubbcompliancecheckup.com

To request information and pricing

Visit ubbcomplianceservices.com

Bank Valuation Services



Accredited advisors who understand the valuation needs of community banks.

BankValue, UBB's bank valuation advisory services team, can assist with bank stock valuations, shareholder agreements, fairness opinions, and confidential merger and acquisition assistance. They can even help with the process of finding a potential buyer for your bank.

BankValue Provides the Following Valuation Services to Community Banks

- › Stock Valuations
 - › Estate Planning & Gifting
 - › Employee Stock Ownership Plans (ESOP)
 - › Sub-Chapter S Conversions
 - › Charitable Stock Contributions
 - › Buy/Sell Agreements
 - › Shareholder Agreements
- › Mergers & Acquisitions
 - › Purchasing a Bank
 - › Selling a Bank
- › Fairness Opinions

Benefits of working with the BankValue advisory team

- › ASA-accredited experts who work exclusively with community banks
- › Reports that stand up to any outside scrutiny
- › Business inquiries and dealings are confidential
- › Services are delivered with a hands-on approach and tailored to your bank's specific needs

Have a bank valuation need or opportunity you want to discuss?

Visit ubbBankValue.com

Human Resources Consulting



Affordable human resources solutions designed exclusively for community banks.

When community banks become members of UBB's human resources consultation service, USource®, they receive access to a host of valuable resources that will assist them in managing the HR functions of their bank, regardless of its asset size.

USource Human Resource Consulting Services Offered

- › Email and Toll-Free HR Hotline
- › Employee Handbooks (Development & Updating)
- › Compensation and Benefits Survey
- › Educational HR Resources
 - › Webinars
 - › Forums
 - › USource Human Resource Library
- › Pre-Employment Assessments*
- › Affirmative Action Plan Development*
- › Employee Surveys*

Benefits of becoming a USource Member

- › Expert consultation to guide your HR staff
- › All of these services, and more, are provided to your community bank for one affordable monthly fee

*Additional cost; not included in the USource Membership.

Visit ubbrequest.com for additional information and pricing.

Loan Review Services



Credit risk control through effective loan portfolio management.

Independent reviews provided by United Bankers' Bank's Loan Review Services experts will ensure your community bank takes the necessary steps to effectively manage its loan portfolio and control credit risk.

UBB Loan Review Services provides the following credit services

- › Loan Reviews
- › Allowance for Loan and Leases Losses (ALLL) Analysis
- › Loan Concentration Analysis
- › Due Diligence Assessments

Benefits of working with UBB Loan Review Services

- › Provide management with early identification of potential loan problems
- › Risk management support
- › Insight into loan officer performance
- › Assist your board in gauging the effectiveness of bank policies and procedures
- › Answers and recommendations that you can trust
- › You're working with an experienced team with over 90 combined years of loan review experience

Visit ubbrequest.com for additional information and pricing.

International Payment Services



Affordable international payment solutions for community banks.

United Bankers' Bank offers tailored international payment solutions to community banks so they can provide their customers with access to the global marketplace.

UBB prices its international payment services very competitively, while mitigating the risks associated with exchange rate fluctuation.

International Payment Services offered

- › Online International Wire Transfers
- › Foreign Check Collection
- › Foreign Drafts
- › Online Foreign Currency Ordering
- › Image Canadian Cash Letter Processing

Benefits of United Bankers' Bank's International Payment Services

- › Save time
- › Competitive pricing
- › Mitigated risk
- › Prevent lengthy settlement delays
- › Control transaction costs
- › Personalized customer service & expert consultation

Visit ubbrequest.com for additional information and pricing.

Financial Literacy Programs

Establish Your Bank As the Go-To Source for Financial Literacy

UBB's financial literacy partner, Banzai, has developed an award-winning financial education platform with interactive resources for all ages. Their turnkey program builds financial literacy in communities, while providing banks with an essential introduction to their next generation of customers, invaluable marketing insights, and maximized CRA opportunities.

School Sponsorship Program

Banzai's interactive courses provide students with a fun learning experience. Using trial and error, students play simulations dealing with lifelike setbacks while planning for the future and accounting for all their spending decisions.

Banks can sponsor any of the following programs in schools located in or around the communities they serve:

- › Junior – Ages 8 thru 12
- › Teen – Ages 13 thru 18
- › Plus – Ages 16 to adult

The Wellness Center

A financial literacy microsite branded with your bank's logo that offers over 200 fun & engaging resources, including the following:

- › 130+ up-to-date articles across many topics
- › 30+ embeddable financial calculators
- › 35+ Banzai Coaches – virtual financial advisers to assist in a wide range of topics

Check out UBB's Wellness Center for yourself at ubb.learnbanzai.com.

The Banzai Benefits

- › The Banzai program positions your bank as a financial literacy leader in the communities you serve.
 - › Generates positive brand awareness with your next generation of bank customers.
 - › Assists your bank in creating a culture of financial education.
 - › Programs qualify for CRA credit.
 - › The Banzai platform is web-based and accessible via a desktop, tablet, or mobile device. Teachers are also provided with printed workbooks and learning tools for in-class learning.
 - › Banks who sign up through UBB will receive a 20% discount* off the standard program pricing!
- *Discount is for new bank enrollments only.

To request pricing and additional information, please visit ubbedu.com.

Cybersecurity Services



Cybersecurity Solutions You Can Bank On

United Bankers' Bank has partnered with the cyber security experts at Blue Team Alpha to help community banks defend themselves from cybersecurity attacks. They offer banks a fast, cost-effective path to cybersecurity before, during, and after a breach.

Cybersecurity Solutions Provided

- › Penetration Testing
- › Vulnerability Testing
- › Social Engineering Assessments
- › Virtual Chief Information Security Officer Services
- › Security Awareness Training
- › Ransomware Readiness Assessment
- › Compromise Assessment
- › Incident Preparation and Management

The security experts at Blue Team Alpha are experienced in addressing financial institutions' complex and highly regulated demands. With over 25 years of experience implementing stringent IT standards for community banks, look to Blue Team Alpha for solutions to your bank's cybersecurity needs.

Visit ubbrequest.com for additional information and pricing.

Core Vendor Contract Negotiation Solutions

97% of Community Banks are Paying Too Much for Their Core Processors

UBB's partner, ICI Consulting, provides community banks access to experienced and dedicated industry consultants who will negotiate with a bank's current core or other potential core processing vendors to help identify the best long-term solution.

Consulting Services Offered by ICI

- › Assessment & Strategic Recommendation
- › Core Vendor Evaluation
- › Core Processing Contract Negotiations
- › ATM Hardware & Maintenance Negotiations
- › Core Conversion Project Management
- › Ancillary System Evaluation

Benefits of Working with ICI

- › Assist community banks in making solid vendor decisions
- › Add better contract terms, agreements, and early termination fees
- › Negotiate a fair price

Did You Know?

- › The best time to start the core vendor review process is when your bank's contract renewal is three years out or less.

ICI's services help community banks make solid vendor decisions, adding better contract terms, agreements, and early termination fees, and negotiating a fair price that could generate considerable savings to your bank's bottom line.

Visit ubbrequest.com for additional information and pricing.

Compliance Services for Higher-Risk Markets

Adaptable and Affordable Solutions to Streamline BSA Compliance

United Bankers' Bank has partnered with RiskScout to bring BSA teams intuitive and innovative technology to lower costs, do more with fewer resources, and keep their communities safe.

RiskScout is a team of former bank examiners, BSA professionals, and fintech developers helping community banks grow more efficiently and profitably. Through a full BSA/AML suite and specialized market tools, RiskScout's solutions increase revenue and decrease compliance costs by unlocking new deposit streams and automating compliance workflows.

Solutions Provided by RiskScout

- › **Comprehensive BSA/AML Platform**
 - › Optimize your BSA program through intuitive and innovative tools like transaction monitoring, risk scoring, SAR & CTR filing, case management, reporting, and more.
- › **FirstPass (KYC/KYB)**
 - › Automatically vet your applicants against industry data in one convenient location, accelerating your due diligence process.
- › **BSA/AML Advisory Services**
 - › Former BSA officers, bank examiners, and regulators help community banks build the BSA program that fits their unique risk profile.
- › **High-Risk Market Compliance & Automation**
 - › Confidently and compliantly serve markets like cannabis, crypto, MSBs, PEPs, fintechs, and more through templated and customizable automations.

BSA professionals face numerous hurdles, from outdated technology to higher regulatory scrutiny and staffing costs for compliance. RiskScout offers a clear path to a more efficient and user-friendly AML program tailored to your community bank's needs.

Visit ubbrequest.com for additional information and pricing.

#communitybanklove



Spread the Love!

Every day, community banks all around the country are doing amazing things to build, support, and promote the communities they serve, ensuring their local economies are vibrant and growing.



This support doesn't go unnoticed, and United Bankers' Bank wants to spotlight the wonderful things community banks do in their communities. To do so, we encourage you and your team members to utilize the hashtag **#communitybanklove** in your social media posts that highlight your bank's support of its community.

How your community bank can join the #communitybanklove movement

Social Media

Whenever you create a post showing your bank supporting its community, add the hashtag **#communitybanklove**.

Promote

Request a supply of the I Love Community Banking decals for your team to display prominently on various items, such as:

- › Reusable Water Bottles
- › Laptop Covers
- › Computer Monitor Stands
- › Cell Phone Cases
- › Notebooks and Folders
- › Bank Lobby Entrances
- › ATM Cases
- › Teller and Drive-Thru Windows and Tubes

Visit communitybanklove.com to request a free supply of I Love Community Banking decals.

Visit ubb.com

Your one-stop spot for all things UBB.

Please visit ubb.com to learn more about the services mentioned in this book or to contact a product representative directly.

Stay current with all things UBB.

Visit ubb.com/news-events to read up on the latest UBB news and view our upcoming events.



We've designed the ubb.com website to be a true resource for community bankers. Visit us and see for yourself; hopefully, you'll add us to your favorites.

Follow us on Facebook and LinkedIn.





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